Certificate Number: 14912-PR-DE-023558652

Bankruptcy Case Number: 14-04113



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 5, 2014, at 10:03 o'clock PM EDT, Maritza Davila completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: June 5, 2014

By: /s/Jai Bhatt

Name: Jai Bhatt

Title:

Counselor